EXHIBIT 1

11/05/2014 15:15

From: Calugas- L Antoinette Davis Law

The law offices of Antoinette M. Davis

Page: 1/1

November 5, 2014

SENT VIA U.S. MAIL& FACSIMILE

Patenaude & Felix, APC Matthew Cheung 2200 6th Ave. Ste. 790

Seattle, WA 98121 Fax: 858-836-0318

File ID:

14-33608

Our Client:

Jennyl D Calugas

Creditor:

National Collegiate Trust

Account Number Ending In: 1000

Dear Counsel:

Please be advised that we represent Jennyl D. Calugas in the above referenced matter and for the above referenced account. Please serve all notices, motions, papers and pleadings filed in the above referenced matter, exclusive of original process, upon the undersigned at the address stated below.

Should you have any questions and/or concerns, please feel free to contact our office.

Very truly yours,
ANTOINETTE M. DAVIS LAW, PLLC

Rebecca A. Hernández

Antoinette M. Davis Law, PLLC is a debt relief agency. We help people file for bankruptcy relief under the Bankruptcy Code.

	Case 2:15-cv-01332-RAJ Document 26-1 Filed 11/25/15 Page 3 of 10				
1	FILED 14 NOV. 13. AM. 9:00				
2	KING COUNTY SUPERIOR COURT CLERK				
3	E-FILED CASE NUMBER: 14-2-30721-7. SEA				
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9	IN THE SUPERIOR COURT OF STATE OF WASHINGTON				
10	FOR KING COUNTY				
11	NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4, A DELAWARE COMPLAINT FOR MONIES DUE				
12	STATUTORY TRUST Plaintiff, COMPLAINT FOR MONIES DUE Plaintiff,				
13	vs.				
14	JENNYL D CALUGAS and				
15	LULU CALUGAS, Defendants.				
16					
17	The plaintiff alleges as follow:				
18	1. The plaintiff NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4, A				
19	DELAWARE STATUTORY TRUST is duly authorized to bring this action in the State of				
20					
21	2. The defendant is believed to be a married individual and as such incurred the				
22	below-referenced separate and community obligation.				
23	3. The defendant is a resident of King County, Washington.				
24	4. The defendant entered into a loan agreement with the plaintiff or the plaintiff's				
25	assignor BANK OF AMERICA, NA.				
26	5. At all times relevant to this action, the plaintiff had in effect a loan agreement on				
27	which the defendant was and continues to be the primary obligor on that loan.				
28					

EXHIBIT 2

. 1 2 3 4		FILED WING COUNTY, WASHINGTON NOV 1 7 2014 SUPERIOR COURT CLERK		
5	•	SUPERIOR COOK		
7	IN THE SUPERIOR COURT O	F THE STATE OF WASHINGTON		
8	FOR KING COUNTY			
9	NATIONAL COLLEGIATE STUDENT	Case No.: 14 -2 30721 7.		
10	LOAN TRUST 2006-4, A DELAWARE STATUTORY TRUST	ORDER OF DEFAULT AND DEFAULT JUDGMENT		
11	Plaintiff			
12	VS.	(CLERK'S ACTION REQUIRED)		
13	JENNYL D CALUGAS and LULU CALUGAS,			
14	Defendants.			
15				
16		ENT SUMMARY NATIONAL COLLEGIATE STUDENT LOAN		
17	Judgment Creditor: TRUST 2006-4, A DELAWARE STATUTO			
18	Attorney for Judgment Creditor:	MATTHEW CHEUNG;		
19		PATENAUDE & FELIX, A.P.C.		
20	Judgment Debtor:	JENNYL D CALUGAS		
21	Principal Amount:	\$29,586.37		
22	Interest to Date of Judgment:	\$3,696.45		
23	Costs:	\$337.50		
24	Principal Total:	\$33,620.32		
25	Attorney's Fee:	\$0.00		
26	Less: Credit of	\$0.00		
27	TOTAL JUDGMENT:	\$33,620.32		
28	For Post Judgment interest to run at the rate of 12% per annum from the date of judgment.			

Case 2:15-cv-01332-RAJ Document 26-1 Filed 11/25/15 Page 5 0 10721-7, SEA

ORDER OF DEFAULT AND DEFAULT JUDGMENT

PATENAUDE & FELIX, A.P.C. 2200 6th Avenuc, Suite 790, Scattle, WA 98121 Tel: (206) 441-4065 Toll Free: (800) 832-7675

-1-

II. ORDER AND JUDGMENT

The plaintiff's motion for an Order of Default and Default Judgment against the above named defendant came before the undersigned judge/court commissioner of this Court. The Court, having found that: (1) the defendant was duly served with a Summons and Complaint and has failed to appear, answer, or otherwise defend within the time provided by law; (2) finds that the venue is proper; and (3) the defendant is justly indebted to the plaintiff, as evidence by the proof presented herewith, now, therefore, it is hereby ORDERED, ADJUDGED, AND DECREED that the defendant, JENNYL D CALUGAS, is hereby in default.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the plaintiff shall have judgment against the defendant, JENNYL D CALUGAS, for the principal sum of \$29,586.37, together with the plaintiff's cost of \$337.50 and interest in the amount of \$3,696.45, and less credits of 0.00, for a total Judgment of \$33,620.32, and said Judgment shall bear interest at the highest legal rate.

ENTERED this	day of	11-17 /20
		HISCERCOURT COMMISSIONER

Presented by:

PATENAUDE & FELIX, A.P.C.

MATTHEW CHEUNG, WSBA #43067

Attorney for Plaintiff

2200 6th Avenue, Suite 790

Seattle, WA 98121 Tel: (206) 441-4065

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ORDER OF DEFAULT AND DEFAULT JUDGMENT

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LULU CALUGAS

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Honorable John Chun Hearing: January 23, 2015 Time: 11:00 am



JAN 23 2015

SUPERIOR COURT CLERK
BY Geylar Greer
DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR KING COUNTY AT KENT

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4, A DELAWARE STATUTORY TRUST

Plaintiff.

ORDER TO VACATE DEFAULT JUDGMENT [CLERK'S ACTION REQUIRED]

No. 14-2-30721-7 KNT

JENNYL D. CALUGAS and

Defendant(s).

THIS MATTER having come before the Court on the Defendant's Motion to Show
Cause and Vacate the default and default judgment obtained by Plaintiff on November 17,
2014, the Court having the Court having reviewed and considered the pleadings, declarations,
exhibits and other evidence on file herein, and the Court having heard oral argument, and the
Court finding that good cause exists for entry of this order; now therefore, it is hereby

ORDERED of the Default and Default Judgment entered November 17, 2014 is vacated; and

ORDER TO VACATE DEFAULT JUDGMENT - 1

ANTOINETTE M. DAVIS LAW PLLC 528 Third Avenue West, Suite 102 Seattle, Washington 98119 206-486-1011 – Main 206-905-5910 - Fax

1 IT IS FURTHER ORDERED that Defendant shall be entitled to attorneys' fees and 2 costs, to be considered by under separate motion without oral argument; and CONFIRMED THERE IN NOT 3 IT IS FURTHER ORDERED that the judgment entered by the Clerk against Defendant. A GAIN ST Lulu Calugas is hereby vacated. 5 Entered this 23 day of January, 2011 6 7 8 9 Respectfully Presented by: 10 ANTOINETTE M. DAVIS LAW, P.L.L.C 11 12 /s/Antoinette M. Davis Antoinette M. Davis, WSBA #29821 13 Attorney for Jennyl Calugas 14 15 16 17 18 19 20 21 22 23 24 25

ORDER TO VACATE DEFAULT JUDGMENT - 2

ANTOINETTE M. DAVIS LAW PLLC 528 Third Avenue West, Suite 102 Seattle, Washington 98119 206-486-1011 - Main 206-905-5910 - Fax 1

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LULU CALUGAS

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COSTS - 1

ORDER ON MOTION FOR ATTORNEY FEES AND



FEB 10 2015

SUPERIOR COURT CLERK BY Theresa Graham DEPUTY

IN THE SUPERIOR COURT OF THE STATE OF WASHINGTON IN AND FOR KING COUNTY AT SEATTLE

NATIONAL COLLEGIATE STUDENT LOAN TRUST 2006-4, A DELAWARE STATUTORY TRUST

Plaintiff,

JENNYL D. CALUGAS and

Defendant(s).

No. 14-2-30721-7 SEA

ORDER ON MOTION FOR ATTORNEY FEES AND COSTS [CLERK'S ACTION REQUIRED]

THIS MATTER having come before the Court on the Defendant's Motion for Attorney Fees and Costs on February 10, 2015, the Court having reviewed and considered the Defendant's Motion for Attorneys Fees and Costs, Supplemental Declaration of Antoinette M. Davis, Declaration of Christina L. Henry, Declaration of Jennyl Calugas, Plaintiff's Response, Defendant's Reply, and any other pleadings, declarations, exhibits, and evidence on file herein, and the Court finding that good cause exists for entry of this order; now therefore, it is hereby

ANTOINETTE M. DAVIS LAW PLLC 528 Third Avenue West, Suite 102 Seattle, Washington 98119 206-486-1011 – Main 206-905-5910 – Fax

1 ORDERED that Plaintiff shall pay Defendant attorneys' fees and costs associated with 2 the show cause and vacate motions, as well as the Motion for Attorneys Fees, in the amount of \$5,000 3 \$9230.48, and 4 IT IS FURTHER ORDERED that the sums shall be remitted to Defendant Calugas 5 through counsel within ten (10) days of this order; and 6 IT IS FURTHER ORDERED that the interest on Defendant's unpaid attorneys' fees 7 and costs shall be incurred at 12% per annum. 8 9 10 11 12 13 JOHN H. CHUN Respectfully Presented by: 14 ANTOINETTE M. DAVIS LAW, P.L.L.C 15 /s/Antoinette M. Davis 16 Antoinette M. Davis, WSBA #29821 ANTOINETTE M. DAVIS LAW, P.L.L.C 17 Christina L. Henry, WSBA #31273 18 Henry, DeGraaff & McCormick, P.S. Attorney for Jennyl Calugas 19 20 21 22 23 24 25

ORDER ON MOTION FOR ATTORNEY FEES AND COSTS - 2

ANTOINETTE M. DAVIS LAW PLLC 528 Third Avenue West, Suite 102 Seattle, Washington 98119 206-486-1011 – Main 206-905-5910 – Fax